

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 16-21306-JNP  
Chapter: 7  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

David Steiner  
aka David Barnett Steiner, dba Xi FIX  
Home Improvement, LLC  
12 N. Troy Avenue  
Ventnor City, NJ 08406

Social Security No.:  
xxx-xx-4411

Employer's Tax I.D. No.:

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**NOTICE OF CASE CLOSED WITHOUT DISCHARGE**

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: May 1, 2017

JAN: kaj

Jeanne Naughton  
Clerk

Certificate of Notice Page 3 of 4  
United States Bankruptcy Court  
District of New JerseyIn re:  
David Steiner  
DebtorCase No. 16-21306-JNP  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin  
Form ID: cscnodsPage 1 of 2  
Total Noticed: 22

Date Rcvd: May 01, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 03, 2017.

db #+David Steiner, 12 N. Troy Avenue, Ventnor City, NJ 08406-2140  
 516227433 Bank United, c/o Udren Law Offices, 111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620  
 516227434 +Bensalem Rescue Ambulance, c/o United Revenue, P.O. Box 1184, Langhorne, PA 19047-6184  
 516227435 +Chalfont Family Practice, 65 E. Butler Avenue, Suite 201, Doylestown, PA 18901-5219  
 516227437 City of Philadelphia, Water Revenue Bureau, P.O. Box 41496, Philadelphia, PA 19101-1496  
 516227440 +Croftwood Apartments, 400 E. Street Road, Feasterville Trevose, PA 19053-7743  
 516227443 EZ Pass, RMCB, P.O. Box 1235, Hawthorne, NY 10532-0935  
 516227445 +Justice Law Center, 1500 JFK Boulevard, Suite 1900, Two Penn Center, Philadelphia, PA 19102-1532  
 516227450 +KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 516227452 Pennsylvania Personal Income Tax, c/o Linebarger Goggan Blair & Samson, P.O. Box 90128, Harrisburg, PA 17109-0128  
 516227454 +US Bank, c/o RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927  
 516227453 University City Review, 218 S. 45th Street, Philadelphia, PA 19104-2919

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 01 2017 22:58:55 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 01 2017 22:58:53 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 516227436 E-mail/Text: bankruptcy@phila.gov May 01 2017 22:59:25 City of Philadelphia, Dept. of Revenue, P.O. Box 966, Philadelphia, PA 19105-0966  
 516227438 +E-mail/Text: ned-collections\_bankruptcydocuments@comcast.com May 01 2017 22:59:30 Comcast, 1701 John F. Kennedy Boulevard, Philadelphia, PA 19103-2899  
 516227439 E-mail/Text: creditonebknotifications@resurgent.com May 01 2017 22:58:17 Credit One Bank, P.O. Box 60500, City of Industry, CA 91716-0500  
 516227441 E-mail/Text: data\_processing@fin-rec.com May 01 2017 22:58:41 Discover Bank, c/o Financial Recovery Services, P.O. Box 385908, Minneapolis, MN 55438-5908  
 516227442 E-mail/Text: bankruptcy.bnc@ditech.com May 01 2017 22:58:41 Ditech Financial, LLC, P.O. Box 6172, Rapid City, SD 57709-6172  
 516227444 E-mail/Text: cio.bnccmail@irs.gov May 01 2017 22:58:28 IRS, Special Procedures, P.O. Box 744, Springfield, NJ 07081-0744  
 516244306 E-mail/PDF: rmscedi@recoverycorp.com May 01 2017 22:52:07 Orion, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 516227451 E-mail/Text: bankruptcy@icsystem.com May 01 2017 22:59:32 PECO Energy Company, c/o IC System, P.O. Box 64378, Saint Paul, MN 55164-0378

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516227447\* +Karen Steiner, 1036 Hickory Ridge Avenue, Chalfont, PA 18914-4432  
 516227448\* +Karen Steiner, 1036 Hickory Ridge Avenue, Chalfont, PA 18914-4432  
 516227449\* +Karen Steiner, 1036 Hickory Ridge Avenue, Chalfont, PA 18914-4432  
 516227446 #+Karen Steiner, 1036 Hickory Ridge Avenue, Chalfont, PA 18914-4432

TOTALS: 0, \* 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 03, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: cscnods

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Total Noticed: 22

Date Rcvd: May 01, 2017

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 1, 2017 at the address(es) listed below:

Brian Thomas on behalf of Trustee Brian Thomas brian@briantomaslaw.com, bthomas@ecf.epiqsystems.com  
Brian Thomas brian@briantomaslaw.com, bthomas@ecf.epiqsystems.com  
Denise E. Carlon on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Edward M. Thompson on behalf of Debtor David Steiner kato92@aol.com  
Steven P. Kelly on behalf of Creditor U.S. Bank National Association, as Trustee for Greenpoint Mortgage Funding Trust Mortgage Pass-Through Certificates, Series 2006-AR7 skelly@sterneisenberg.com, bkecf@sterneisenberg.com  
William M.E. Powers on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirkn.com  
William M.E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirkn.com

TOTAL: 7